

Superannuation Contribution Splitting Application

Thank you for your enquiry about splitting contributions in QIEC Super. Please read the information below and return the completed form to QIEC Super if you decide to make a contribution split.



What is superannuation contributions splitting?

Superannuation contributions splitting is offered by QIEC Super. It means that members can split certain superannuation contributions with their spouse. A spouse includes your de facto and same sex partner if living together on a genuine domestic basis in a relationship as a couple.

Only concessional contributions can be split (see Section B, overleaf for details). Your application to split your concessional (taxed) contributions should be lodged with QIEC Super in the following financial year. You lodge your application between 1 July and 30 June following the end of the financial year in which the contributions were made.

Alternatively, you may apply to split concessional contributions

made during the relevant financial year if your entire benefit is to be rolled over or transferred before the end of that financial year.

A separate application must be completed for each financial year in which you intend to split contributions made to the Fund.

Who should use these instructions?

These instructions are for a superannuation fund member (the applicant) who is applying to split certain superannuation contributions for the benefit of their spouse (the receiving spouse).

Follow the steps to fill in the superannuation contributions splitting application:

- Applicant to complete Sections A,B,C and D; and
- Receiving spouse to complete the declaration in Section E.

Contributions that can be split	Percentage available to be split
Employer contributions (including salary sacrifice contributions)	85%*
Personal contributions for which an income tax deduction is to be claimed	85%*
Superannuation holding accounts (SHA) - special account amounts transferred to your superannuation account by the Tax Office	85%*
Superannuation guarantee entitlements transferred to your superannuation account by the Tax Office	85%*
Allocated surplus contribution amounts (if applicable)	85%*

* If this amount exceeds the concessional contributions cap, the nominated amount will be reduced accordingly.

QIEC Super Pty Ltd ABN 81 010 897 480, the Trustee of QIEC Super ABN 15 549 636 673, is Corporate Authorised Representative No. 268804 under AFS Licence No. 238507

Section A:

Applicant details

- Fill in your personal and membership details;
- Fill in your member number. If you do not know your number, contact QIEC Super. Please ensure that your superannuation account is active.

Section B:

Contributions splitting details

The financial year is the year in which the superannuation contributions were made to your account.

Write down the amount or percentage of concessional (taxed) contributions that you are applying to split to your spouse's superannuation account.

The maximum amount that can be split is the lesser of 85% of the concessional contributions made to your account, and the concessional contributions cap. For the 2011/12 year the cap is \$25,000 (and will be subject to indexation in future years). For people aged 50 or over a transitional concessional contributions cap of \$50,000 applies for 2011/12 (and is not indexed). If the nominated amount exceeds the concessional contributions cap, the amount nominated will be reduced accordingly.

There are a range of concessional (taxed) contributions which can be split (only some of which may be applicable to your circumstances). They include:

- Employer contributions (including salary sacrifice contributions);
- Personal contributions for which an income tax deduction is to be claimed;
- Superannuation holding accounts (SHA) – special account amounts transferred to your superannuation account by the Tax Office;
- Superannuation Guarantee entitlements transferred to your superannuation account by the Tax Office; and
- Allocated surplus contribution amounts.

Section C:

Applicant request and declaration

Read the declaration. If it is correct, sign and date the declaration.

Section D:

Receiving spouse details

Fill in your spouse's details. Your spouse can:

- Have contributions made to his/her existing spouse account in QIEC Super if one has already been set up. In this case, complete section 12(i); or

- Establish a spouse account in QIEC Super and have contributions made to that account. In this case, complete section 12(ii); or
- Have contributions sent to another superannuation fund where your spouse currently holds an account. In this case, complete section 12(iii). The superannuation fund's ABN or SFN will help QIEC Super to identify the correct superannuation fund and account to receive the split contributions. The superannuation fund's ABN and/or SPIN will be shown on the Product Disclosure Statement or member statement. The fund can tell you their SFN, or you can search for the fund using their ABN at www.abn.business.gov.au.

Your spouse must have an account in place before you lodge the superannuation contributions splitting application.

Section E:

Receiving spouse declaration

Read the declaration. If it is correct, the receiving spouse should sign and date the declaration.

What does 'retirement' from the workforce mean?

The following table sets out the preservation age of superannuation benefits, which depends on your date of birth.

Date of birth	Preservation age
Before 1 July 1960	55
1 July 1960 – 30 June 1961	56
1 July 1961 – 30 June 1962	57
1 July 1962 – 30 June 1963	58
1 July 1963 – 30 June 1964	59
After 30 June 1964	60

If you have reached your preservation age and are younger than 60, you are considered to be retired from the workforce if:

- your employment arrangement has come to an end; and
- you do not intend to work full-time or part-time again.

If you are 60 or older, you are considered to be retired from the workforce if your employment arrangement has finished since you turned 60.

More information

For further information on this topic:

- contact QIEC Super on 1300 360 507
- read the factsheet Superannuation contributions splitting - individuals, which is available at www.ato.gov.au
- visit the website at www.ato.gov.au/super
- phone the ATO information line on 13 10 20 between 8:00am and 6:00pm, Monday to Friday.

• Your superannuation fund will be able to accept all types of contributions to your account/s;

- The tax on contributions to your superannuation accounts will not increase;
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits; and
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire.

If you do not provide your TFN, we may be unable to properly administer your benefits. Providing your TFN is voluntary and it is not an offence if you do not provide it. However, if you choose not to provide your TFN:

- Your fund cannot accept any personal (after tax) contributions on your behalf;
- The taxable component of benefits paid to you will be subject to PAYG tax at the highest marginal rate, plus Medicare levy (currently 46.5%). (This may be recovered after lodgement of your tax return);
- Your Fund may not be able to locate and amalgamate multiple benefits in the Fund for you;
- Your taxable contributions received by the Fund may be subject to additional tax of 31.5% (this is in addition to the 15% tax currently applicable on taxable superannuation contributions); and
- You cannot receive the Government co-contribution.

Providing your Tax File Number (TFN)

QIEC Super is authorised to collect your TFN under tax laws, the Superannuation Industry (Supervision) Act 1993 (SIS) and is governed by the Privacy Act 1988. It is optional for you to provide your TFN; however, if you supply your TFN to your employer, your employer is required to pass on your TFN to your superannuation fund. The Fund is required by law to properly safeguard it and only use it for legislatively approved superannuation purposes.

These purposes include:

- Advising the ATO for taxation and Contribution Limits;
- Calculating tax on any benefit to which you may be entitled;
- Allowing your TFN to be forwarded to another regulated fund if your benefit is rolled over or transferred unless you request in writing for this not to be done; and
- Assist in searching for, and amalgamating superannuation benefits in the Fund for you.

These lawful purposes may change as future legislation changes, as may the consequences listed below.

Giving your TFN to your superannuation fund will have the following advantages (which may not otherwise apply):

Superannuation contribution splitting application

ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

This form includes instructions to help QIEC Super members understand how to split your superannuation contributions. Read the instructions carefully before you fill in this form. If you need more information about your superannuation contributions details, contact QIEC Super. If you need general information about superannuation contributions splitting, phone the Tax Office on 13 10 20 or visit www.ato.gov.au/super.

Section A: Applicant details

1. YOUR PERSONAL DETAILS

DATE OF BIRTH	TITLE	GENDER
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/>	<input type="checkbox"/> MR <input type="checkbox"/> MS <input type="checkbox"/> MRS <input type="checkbox"/> MISS <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE	
FIRST NAME	MIDDLE NAME	
<input type="text"/>	<input type="text"/>	
FAMILY NAME		
<input type="text"/>		

2. RESIDENTIAL ADDRESS

STREET NUMBER	STREET NAME		
<input type="text"/>	<input type="text"/>		
SUBURB/TOWN	STATE	POSTCODE	
<input type="text"/>	<input type="text"/>	<input type="text"/>	

3. POSTAL ADDRESS (If same as above, write "as above")

PO BOX	SUBURB/TOWN	STATE	POSTCODE
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

4. EMAIL AND PHONE DETAILS

EMAIL ADDRESS	
<input type="text"/>	
YOUR TELEPHONE NUMBER	MOBILE NUMBER
(<input type="text"/> <input type="text"/>) <input type="text"/> <input type="text"/> - <input type="text"/> <input type="text"/>	<input type="text"/>

5. PROOF OF IDENTITY (See page 4 of this Form for details.)

<input type="checkbox"/> I have attached a certified copy of my driver's licence or passport or 18+ card	OR	<input type="checkbox"/> Birth Certificate Certified or Centrelink Pension Card	AND	<input type="checkbox"/> Centrelink payment letter (<12 months old) or Government or local council notice (<3 months old) with name and address
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If the contributions to be split are to be deposited in your spouse's QIEC Super account, you will need to provide relevant identification requirements. If the contributions are being deposited in another Fund, both you and your spouse will have to provide relevant identification requirements.

6. SUPERANNUATION FUND DETAILS

NAME OF THE FUND	
<input type="text"/>	
YOUR FUND'S SUPERANNUATION FUND NUMBER (SFN)	YOUR FUND'S AUSTRALIAN BUSINESS NUMBER (ABN)
<input type="text"/>	<input type="text"/>
MEMBER NUMBER	YOUR TAX FILE NUMBER
<input type="text"/>	<input type="text"/>

I have read the information concerning Tax File Numbers (TFN) and understand a failure to provide my TFN will result in tax implications on my Concessional Contributions and the inability of the Fund to receive any Non-Concessional Contributions. I further understand the Fund will only use my TFN for the correct purposes.

PLEASE COMPLETE ALL RELEVANT PARTS OF THIS FORM

Superannuation contributions splitting application

ALL SECTIONS MUST BE COMPLETED

PLEASE NOT

PLEASE USE BLOCK LETTERS

Section B: Contributions splitting details

7. RELEVANT YEAR AND AMOUNT TO BE SPLIT

FINANCIAL YEAR ENDING

DAY MONTH YEAR

/ /

CONCESSIONAL (TAXED) SPLITTABLE CONTRIBUTIONS TO BE SPLIT TO SPOUSE'S ACCOUNT

Dollar Amount \$ or percentage %

Note: If you intend to claim a deduction for personal superannuation contributions made during the relevant financial year, you must give the Trustee notice of your intention to claim a deduction before you lodge a superannuation splitting application. A copy of the "Notice of intent to claim a tax deduction for superannuation contributions or vary a previous notice" form is available on www.qiec.com.au.

Section C: Applicant request and declaration

I request that you split the contributions detailed in section B to the superannuation account of my spouse as detailed in section D. I declare that the information provided on this form is true and correct.

SIGNATURE

DATE

/ /

Section D: Receiving spouse details

8. DETAILS OF SPOUSE

DATE OF BIRTH

/ /

TITLE

MR MS MRS MISS

GENDER

MALE FEMALE

FIRST NAME

MIDDLE NAME

FAMILY NAME

9. SPOUSE'S ADDRESS (If same as spouse, write "as per question 2")

STREET NUMBER

STREET NAME

SUBURB/TOWN

STATE

POSTCODE

10. SPOUSE'S POSTAL ADDRESS (If same as spouse, write "as per question 3")

PO BOX

SUBURB/TOWN

STATE

POSTCODE

11. SPOUSE'S EMAIL AND PHONE DETAILS

EMAIL ADDRESS

SPOUSE'S DAYTIME TELEPHONE NUMBER

() -

MOBILE NUMBER

PLEASE COMPLETE ALL RELEVANT PARTS OF THIS FORM

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IDENTIFICATION REQUIREMENTS

To ensure we can assist you in splitting your concessional contributions in QIEC Super, please complete the checklist below.

Checklist

- Have you completed, signed and dated the form?
- Have you attached your certified identification? (and your spouse's certified identification if the split contributions are being rolled over to another fund)
- Have you supplied your Tax File Number?

Completing proof of identity

You will need to provide certified documentation with this contribution split request to prove you are the person to whom the superannuation entitlements belong.

The following documents may be used:

EITHER:

One of the following documents:

- **Current Driver's licence issued under State or Territory law (must be current and must not have expired)**
- **Current Passport (or expired within the last 2 years)**
- **18+ Card (must be current and must not have expired)**

OR

Two of the following documents (one from each column)

One of the following documents:

- Birth certificate or birth extract, or
- Citizenship certificate issued by the Commonwealth, or
- Pension card issued by Centrelink that entitles the person to financial benefits.

AND

One of the following documents:

Notice that contains your name & residential address that was issued by:

- Commonwealth, State or Territory Government within the past 12 months that records the provision of a financial benefit, for example: Letter from Centrelink regarding a Government assistance payment, or
- Australian Taxation Office within the past 12 months that records a debt or refund payable, for example: Tax Office notice of Assessment, or
- Notice issued by Local Council or Utilities Provider within the past 3 months that records the provision of services for example: Rates Notice, Electricity or Phone Bill. Electricity or Phone Bill.

Have you changed your name?

If you have changed your name, you will need to provide a certified copy of: Marriage Certificate, Decree Nisi, Deed Poll or change of name certificate from the Births, Deaths & Marriages Registration Office.

Certification of Documents

All copied pages of ORIGINAL proof of identity documents must be certified as true copies by any individual approved to do so (see below). The person who is authorised to certify documents must sight the original and the copy and make sure both documents are identical, then make sure all pages have been certified as true copies by writing or stamping "Certified true copy" followed by their signature, printed name, qualification (eg Justice of the Peace, Australia Post employee, etc) and date. The following can certify copies of the originals as true and correct copies:

- A permanent employee of Australia Post with 2 or more years of continuous service or employed in an office supplying postal services to the public;
- An officer with 2 or more continuous years service with one or more financial institutions;
- A member of the Institute of Chartered Accountants in Australia, CPA
- Australia or the National Institute of Accountants with 2 or more years of continuous membership;
- Teacher employed on a full-time basis at a school or tertiary institution
- A police officer;
- A Justice of the Peace or Commissioner for Declarations;
- Dentist;
- Pharmacist;
- A magistrate; or
- Medical practitioner.

To see the full list of persons who can certify identification documents, please read the Claiming a Benefit Fact Sheet on our website at, www.qiec.com.au under Members, then Publications and then Fact Sheets tab.

This information is of a general nature and does not take account of your individual financial situation, objectives or needs. Before acting on this advice, you should consider the appropriateness of the advice, having regard to your objectives, financial situation and needs. You should obtain a Product Disclosure Statement (PDS) available at www.qiec.com.au and consider the PDS before making any decision. If you require specific advice, you should contact a licensed financial adviser. QIEC Super Pty Ltd (ABN 81 010 897 480), the Trustee of QIEC Super (ABN 15 549 636 673), is Corporate Authorised Representative No. 268804 under Australian Financial Services Licence No. 238507 and is authorised to provide general financial product advice in relation to superannuation.